

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRENDA M BECK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-20095 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/10/2018 and confirmed on 3/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | |
|----------------------------------|-------------------|
| Total Receipts | 241,013.00 |
| Less Refunds to Debtor | 2,792.01 |
| TOTAL AMOUNT OF PLAN FUND | 238,220.99 |

| | |
|------------------------------------|------------------|
| Administrative Fees | |
| Filing Fee | 0.00 |
| Notice Fee | 0.00 |
| Attorney Fee | 3,000.00 |
| Trustee Fee | 10,828.99 |
| Court Ordered Automotive Insurance | 0.00 |
| TOTAL ADMINISTRATIVE FEES | 13,828.99 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---|--------------|-----------|----------|------------|
| Secured | | | | | |
| | WILMINGTON SAVINGS FUND SOCIETY F Acct: 5596 | 0.00 | 66,838.31 | 0.00 | 66,838.31 |
| | WILMINGTON SAVINGS FUND SOCIETY F Acct: 5596 | 39,540.34 | 39,540.34 | 0.00 | 39,540.34 |
| | FAYETTE COUNTY TAX CLAIM BUR Acct: 0018 | 8,244.90 | 8,244.90 | 1,857.23 | 10,102.13 |
| | INTERNAL REVENUE SERVICE* Acct: 8639 | 21,047.31 | 21,047.31 | 2,028.66 | 23,075.97 |
| | PA DEPARTMENT OF REVENUE* Acct: 2170 | 1,767.48 | 1,767.48 | 181.92 | 1,949.40 |
| | ALLY FINANCIAL(*) Acct: 1584 | 12,937.02 | 12,937.02 | 761.02 | 13,698.04 |
| | BVA FCU Acct: 3610 | 17,100.57 | 17,100.57 | 2,819.58 | 19,920.15 |
| | | | | | 175,124.34 |

| | | | | |
|----------|--|-----------|-----------|-----------|
| Priority | | | | |
| | DANIEL R WHITE ESQ Acct: | 0.00 | 0.00 | 0.00 |
| | BRENDA M BECK Acct: | 0.00 | 0.00 | 0.00 |
| | BRENDA M BECK Acct: | 2,792.01 | 2,792.01 | 0.00 |
| | ZEBLEY MEHALOV & WHITE PC Acct: | 3,000.00 | 3,000.00 | 0.00 |
| | INTERNAL REVENUE SERVICE* Acct: 8639 | 36,901.17 | 36,901.17 | 0.00 |
| | FRAZIER SD & JEFFERSON TWP (EIT) Acct: 2170 | 2,023.17 | 2,023.17 | 0.00 |
| | FRAZIER SD & JEFFERSON TWP (PERCAI Acct: 2170 | 159.00 | 159.00 | 0.00 |
| | | | | 39,083.34 |

| | | | | |
|-----------|---------------------|--------|--------|--------|
| Unsecured | | | | |
| | MIDLAND FUNDING LLC | 279.69 | 279.69 | 0.00 |
| | | | | 279.69 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|--------------------------------|-------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 5813 | | | | |
| | MONONGAHELA MEDICAL SUPPLY | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8066 | | | | |
| | MONONGAHELA VALLEY HOSPITAL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | ECMC(*) | 235.90 | 235.90 | 0.00 | 235.90 |
| | Acct: 2170 | | | | |
| | NAVIENT SOLUTIONS LLC O/B/O THE DEF | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4687 | | | | |
| | INTERNAL REVENUE SERVICE* | 9,668.73 | 9,668.73 | 0.00 | 9,668.73 |
| | Acct: 8639 | | | | |
| | LVNV FUNDING LLC, ASSIGNEE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1240 | | | | |
| | LOGS LEGAL GROUP LLP FORMERLY SH/ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | TIMOTHY BECK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MCCABE WEISBERG & CONWAY LLC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MCCABE WEISBERG & CONWAY LLC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BRIAN C NICHOLAS ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SHERYL HEID | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 10,184.32 |
| TOTAL PAID TO CREDITORS | | | | | |
| TOTAL CLAIMED | | | | | |
| PRIORITY | 39,083.34 | | | | |
| SECURED | 100,637.62 | | | | |
| UNSECURED | 10,184.32 | | | | |

Date: 02/23/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

IN RE:
BRENDA M BECK

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-20095 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brenda M Beck
Debtor

Case No. 18-20095-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Feb 24, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Brenda M Beck, 189 Clark Road, Perryopolis, PA 15473-1255 |
| cr | Navient Solutions, LLC obo The Dept of Ed, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 14792747 | + BVA FEDERAL CREDIT UNION, 608 ROSTRAYER ROAD, BELLE VERNON, PA 15012-1941 |
| 14756595 | + Belle Vernon Area Federal Credit Union, 608 Rostraver Road, Belle Vernon, PA 15012-1941 |
| 14756598 | + Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438 |
| 14756597 | + Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514 |
| 14780470 | + Frazier School District/Jefferson Township, c/o Southwest Regional Tax Bureau, One Centennial Way, Scottdale, PA 15683-1741 |
| 14769867 | + Jefferson Twp., Frazier ASD c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741 |
| 14769868 | Monongahela Medical Supply Company, Monongahela Club Roadsuite 104, Monongahela, PA 15063 |
| 14769869 | Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095 |
| 14774025 | Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 14769871 | PHEAA, 1200 North Seventh Street, Harrisburg, PA 17128-0946 |
| 14756600 | + Shapiro & DeNardo, LLC, 3600 Horizon Drive--Suite 150, King Of Prussia, PA 19406-4702 |
| 14756601 | + Timothy Beck, 189 Clark Road, Perryopolis, PA 15473-1255 |
| 14853635 | + Wilmington Savings Fund Society, FSB, c/o Kondaur Capital Corporation, 333 South Anita Drive, Ste. 400, Orange, CA 92868-3314 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Feb 25 2023 00:20:38 | Navient Solutions, LLC obo The Dept of Ed, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| cr | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Feb 25 2023 00:19:00 | SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115 |
| cr | + Email/Text: RASEBN@raslg.com | Feb 25 2023 00:18:00 | Wilmington Savings Fund Society, FSB, d/b/a Christ, ROBERTSON, ANSCHUTZ, SCHNEID & CRANE LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 14756593 | Email/Text: ally@ebn.phinsolutions.com | Feb 25 2023 00:17:00 | Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004 |
| 14756594 | + Email/Text: bkmailbayview@bayviewloanservicing.com | Feb 25 2023 00:19:00 | Bayview Loan Servicing, 689 Airport Freeway Hurst, Hurst, TX 76053-3944 |
| 14795947 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Feb 25 2023 00:17:00 | Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1839 |
| 14756596 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Feb 25 2023 00:20:12 | Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091 |
| 15009915 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Feb 25 2023 00:19:00 | DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 14916741 | Email/Text: ECMCBKNotices@ecmc.org | Feb 25 2023 00:18:00 | ECMC, PO Box 16408, St. Paul, MN 55116-0408 |
| 14756599 | Email/Text: sbse.cio.bnc.mail@irs.gov | Feb 25 2023 00:18:00 | Internal Revenue Service, P.O. Box 7346, |

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 30

Philadelphia, PA 19101-7346

| | | | |
|----------|---|----------------------|--|
| 14793514 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 25 2023 00:20:17 | LVNV Funding, LLC its successors and assigns as, assignee of Beneficial National Bank USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14789653 | + Email/Text: bankruptcydpt@mcmcg.com | Feb 25 2023 00:18:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14774025 | Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Feb 25 2023 00:20:38 | Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 14769870 | + Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 25 2023 00:18:00 | PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14775398 | + Email/Text: bncnotifications@pheaa.org | Feb 25 2023 00:18:00 | PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147 |
| 14761957 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 25 2023 00:18:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 15242863 | + Email/Text: bkteam@selenefinance.com | Feb 25 2023 00:18:00 | WILMINGTON SAVINGS FUND SOCIETY,FSB, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | BAYVIEW LOAN SERVICING, LLC |
| cr | | Bayview Loan Servicing LLC, a Delaware Limited Lia |
| cr | | DLJ Mortgage Capital, Inc. |
| cr | | Wilmington Savings Fund Society, FSB, not in its i |
| cr | | Wilmington Savings Fund Society, FSB, not in its i |
| cr | * | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408 |
| 14762203 | * | Ally Financial, PO Box 130424, Roseville MN 55113-0004 |

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name

Email Address

District/off: 0315-2

User: auto

Page 3 of 3

Date Recd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 30

Alexandra Teresa Garcia

on behalf of Creditor Bayview Loan Servicing LLC a Delaware Limited Liability Company ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com

Brian Nicholas

on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmillawgroup.com

Charles Griffin Wohlrab

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium
Mortgage Acquisition Trust cwohlrab@raslg.com

Christopher A. DeNardo

on behalf of Creditor Bayview Loan Servicing LLC a Delaware Limited Liability Company logsecf@logs.com

Daniel R. White

on behalf of Debtor Brenda M Beck lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Marisa Myers Cohen

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely in its capacity as Owner
Trustee of Matawin Ventures Trust Series 2018-1 ecfmail@mwc-law.com, mcohen@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium
Mortgage Acquisition Trust smncina@rascrane.com

TOTAL: 10